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U.S. DISTRICT COURT
DISTRICT OF MASS.

Jay Johnson
Docket Clerk, Judge Rya Zobel
U.S. District Court for the District
of Massachusetts
John J. Moakley U.S. Courthouse
1 Courthouse Way
Boston, MA 02210

**Re: Charles v. Ocwen Federal Bank, FSB, et. al,
USDC, Case No. 04-11625-RWZ**

Dear Mr. Johnson:

During our telephone conversation yesterday, you asked me to write you a summary of our discussion. This letter summarizes that discussion.

This law firm represents Ocwen Federal Bank, FSB in the above-referenced action. On September 1, 2004, Ocwen filed its answer to the complaint of plaintiff Joan Charles, referenced as document 7 in the court's electronic docket. Ocwen included in its answer two crossclaims - one against co-defendant MPUIA and one against co-defendant One Call Insurance Agency, Inc.

However, as you can see from page 15 of Ocwen's answer, the certificate of service indicates that Ocwen only served two parties with its answer and crossclaims - plaintiff Joan Charles and co-defendant MPUIA. Upon recognizing this omission, I filed the answer and crossclaims again on January 19, 2005, referenced as document 20 in the court's electronic docket, with an updated certificate of service reflecting Ocwen's service of the answer and crossclaims on co-defendant One Call Insurance Agency, Inc.

With kindest regards.

Yours truly,

A handwritten signature in cursive script, reading 'RC Demerle'.

Richard C. Demerle

RCD
6335.002

cc: Paul Michienzie, Esq.
Greg Siben, Esq. - Ocwen Loan No. 100840636